



City of St. Charles 2005 Financial Snapshot

This Financial Snapshot is a summary of the City's sources and use of funds, along with information that we hope will provide you with an understanding of how the City's financial decisions affect you.

The City's total budget is \$157.9 million. Funding the operation and construction of utilities is the largest use of funds (\$56.1 million) and user fees provide the largest source of revenue (28.6%). Sales tax provides 10.4%, and property tax funds 6.8%, of the City's total budget.

After years of planning, several important projects are in progress this budget year. The first major project is the First Street Redevelopment. The Downtown Strategy Plan identified this area as key to downtown revitalization. Several properties have been acquired, and others are being pursued. Engineering of infrastructure improvements has begun, and construction will begin in fiscal year 2006/07. Phase I of the Public Works garage reconfiguration and expansion began this year. Completing

these projects will strengthen our ability to enhance existing services and expand our service capability.

It is our hope that this report will help you understand more about the City of St Charles' finances. We also hope you will better understand how your taxes are used to support city services and the value you receive for your tax dollars. A full copy of the City Business Plan, budget and audit may be viewed at the St. Charles Public Library or at City Hall. The current Business Plan is also posted on the City's web site at <http://www.stcharlesil.gov>. Inquiries on the information in this and any of the above-mentioned reported may be made to:

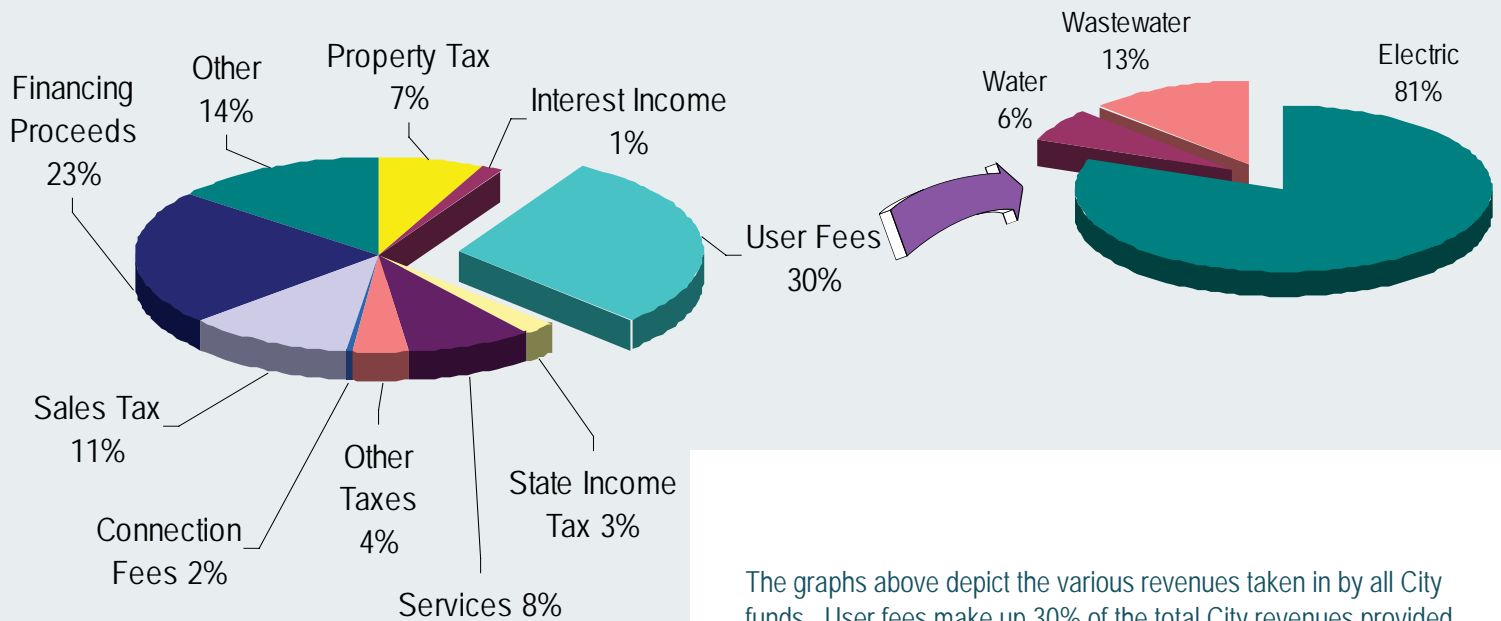
Finance Office
City of St. Charles
2 E. Main Street
St. Charles, IL 60174
(630) 377-4914
finance@stcharlesil.gov

Services that are provided with your taxes:

- Fire protection and prevention
- Police protection and emergency services
- Street maintenance and construction
- Dial-A-Ride (net cost)
- Cultural Commission and Visitor's Bureau
- Curb and gutter maintenance and replacement
- Storm sewer cleaning and maintenance
- Code enforcement and zoning control
- Brush pickup and spring cleanup (net of fees)
- Mosquito abatement
- Street cleaning
- Corridor improvement
- Snow and ice removal

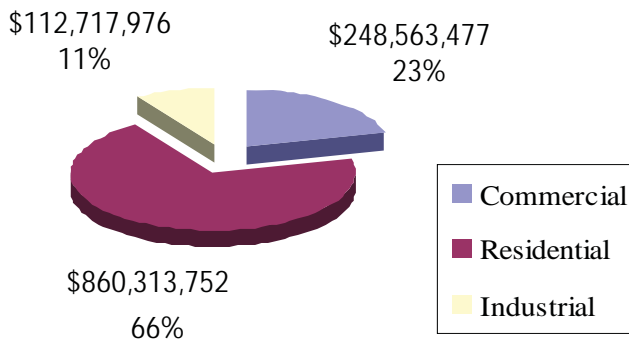
Revenues

Total Revenues of \$155,614,500



The graphs above depict the various revenues taken in by all City funds. User fees make up 30% of the total City revenues provided by the business type activities.

2004 Equalized Assessed Value



As the chart on the left shows, 66% of land use in St. Charles is for residential. The mix of land uses in St. Charles reduce the tax burden on residents. In addition, commercial and industrial land uses provide convenient shopping and employment.

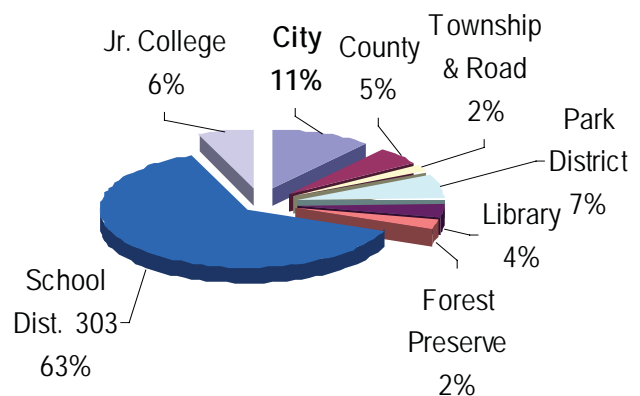
Rural and railroad are not displayed due to a value of less than .001%.

2004 Municipal Tax Rate Comparison In Same Local Area and/or Similar EAV

Municipality	Municipal Tax Rate	Municipal Taxes*
St. Charles	0.749	\$599
Batavia	0.553	\$1,250
Elgin	1.9198	\$497
Geneva	0.655	\$1,519
Naperville	0.744	\$553

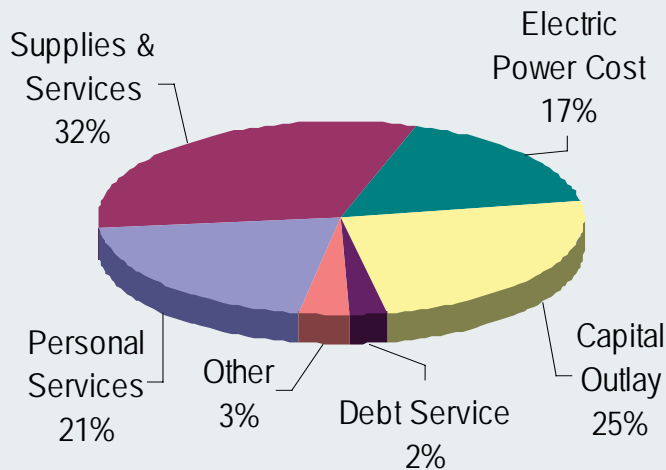
* Based on a \$300,000 home

Property Tax Allocation 2004 Collected in 2005



Expenditures

Total Expenditures of \$153,786,800



Electric Power Cost: Cost paid to ComEd for wholesale electric power that is then sold to the residents at retail.

Capital Outlay: Expenditures that cost more than \$20,000 and have a useful life in excess of one year.

Debt Service: The amount paid to retire debt (similar to a home mortgage).

Personal Services: Wages and benefits paid to City employees.

Supplies and Services: Expenses related to normal operating supplies and contractual service provided by non-employees.

The City's finances are comprised of "funds" or sets of accounts used to record revenues and expenditures associated with a specific purpose. This is to ensure that money allocated for a certain purpose (ex. electric power) is used only for that purpose.

(In Thousands)

Total Budget	Operating	Capital	Debt	Other
\$153,786.80	\$111,683.50	\$38,225.40	\$3,827.80	\$50.10

Total By Fund Type	Operating	Capital	Debt	Other	
General Corporate \$59,970.70	\$31,442.20	\$2,964.50	\$791.60	\$50.10	Covers general city services, such as police and fire protection, street maintenance, community development, and administration.
Enterprise \$59,970.70	\$46,029.30	\$12,664.50	\$1,276.90	\$0.0	Covers business type activities that are supported through user fees, which include electric, water, wastewater and refuse.
Special Revenue \$1,442.90	\$192.90	\$1,250.00	\$0.0	\$0.0	Funds derived from specific revenues to finance a particular function, such as ambulance and motor fuel tax.
Fiduciary \$1,273.20	\$1,273.20	\$0.0	\$0.0	\$0.0	Police and fire pension funds benefit payments.
Capital Projects \$41,886.90	\$21,533.60	\$20,353.30	\$0.0	\$0.0	Used for acquisition and/or construction of capital equipment and facilities.
Debt Service \$3,699.50	\$1,940.20	\$0.0	\$1,759.30	\$0.0	Used for payment of principal and interest on general obligation debt.
Internal Service \$10,265.20	\$9,272.10	\$993.10	\$0.0	\$50.0	Used to account for goods and services provided by one department to other departments, such as inventory and fleet.

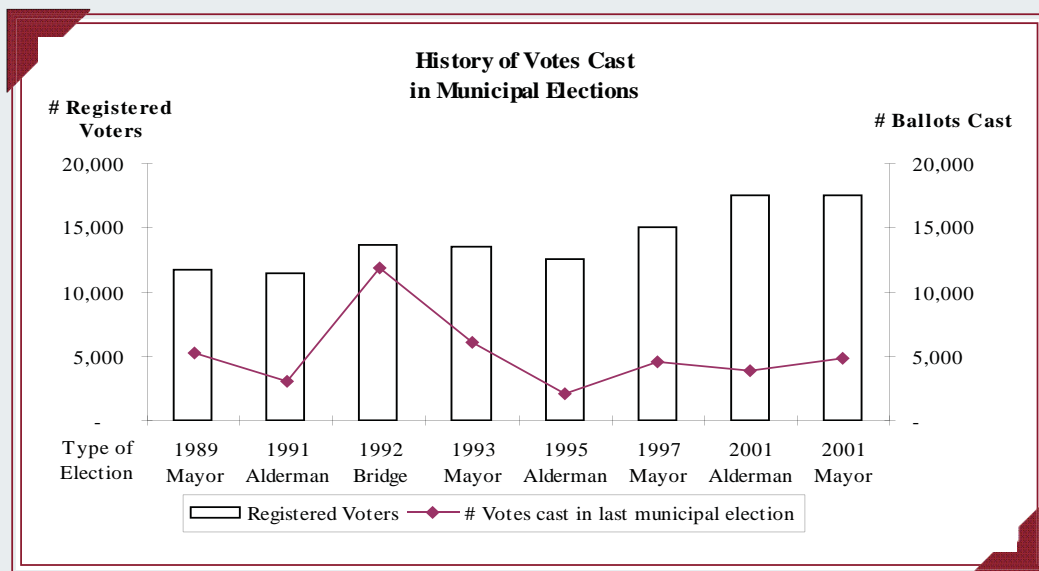
St. Charles Statistics

Land Area
16.4 sq. miles

Government/General
Run by Mayor & City Council
Settled in 1834
Incorporated as a town in 1853
Incorporated as a city in 1874
Home Rule Community in 1994

Police Protection
Total Police Force - 55

Fire Protection
Full Time Fire Staff - 50
Fire Stations - 3



Water Utility
Average Annual
Daily Pumpage (Million Gal.)

1990	1,291.92
2000	1,525.17
2001	1,635.80
2002	1,684.37
2003	1,601.52
2004	1,611.57

Electric Utility
Number of Customers

1990	10,314
1995	11,152
2000	12,341
2001	13,115
2002	14,230
2003	14,665
2004	14,879

Public Works

Street Miles Maintained	162.7
Residential	116.5
Industrial	8.2
County	14.6
State	23.4

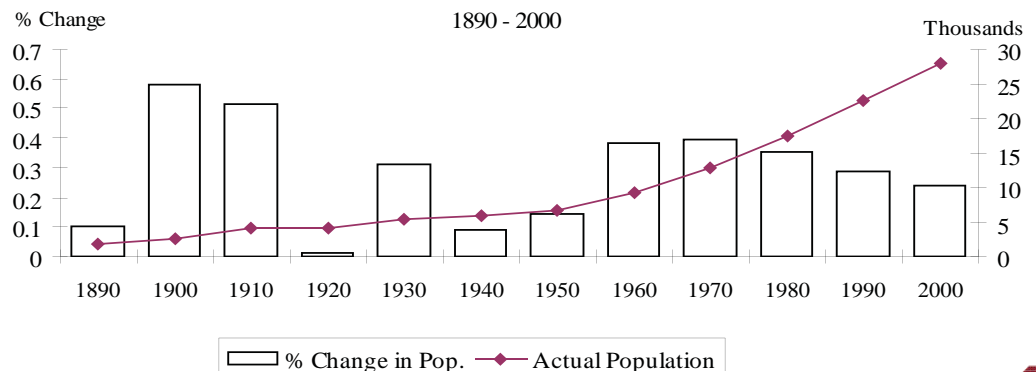
St. Charles Profile

The City's population and other demographic-type information has a significant financial consequence. For instance, motor fuel taxes and Illinois income taxes are distributed on a per capita basis. The count used for these purposes must be an official census certified by the Bureau of Census. Since 1985 St. Charles has contracted seven special censuses in order to gain a larger share of the revenue distributed by the state based on population. It should be noted that revenues from the state will only increase to the extent that St. Charles' population grows at a faster rate than the rest of Illinois. However, the State's population has grown less than 1% since 1980 to 1990, but has grown 10% from 1990 to 2000 (11,424,409 in 1980 and 11,430,602 in 1990 and 12,600,620 in 2000). St. Charles population from 1980 to 1990 increased 19% (17,492 in 1980 and 22,620 in 1990). The year 2000 census results put the State at 12,600,620 and the City at 27,896. In 2003 the City conducted a special census, which increased our population to 31,834.

Population

2003 - 31,834
2000 - 27,896
1990 - 22,620
1980 - 17,492

Population Changes -- % Change By Decade



Age Distribution

An important demographic characteristic relates to the age distribution of the city's population. An age profile is used by the city and other agencies in targeting services. St. Charles, similar to the national trend, has shown an upward trend in its median age from a 1970 level of 27.5 years to 32.5 years in 1994, the last year of available data. We expect this trend to continue through the next decade.

Racial and Gender Composition

	Male	Female	Total
White	13,032	13,137	26,169
African American	230	232	462
American Indian, Eskimo, or Aleut	19	20	39
Asian or Pacific Islander	248	251	499
Hispanic origin (of any race)	362	365	727
2000 U. S. Census Bureau	13,891	14,005	27,896